

THE ST. JOSEPH OBSERVER.

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IS A GOOD ENGINEER BUT A POOR LAWYER

City Engineer Seitz Makes a Real Error in His Answer as to Railroad Property Exemption

The Statement That the Bulk of the Cost Would Come From the General Fund Is Incorrect

The city's park proceedings have reached the place where the benefits are to be assessed to raise the funds necessary to pay for the property taken for park purposes.

This feature of the case is controlled by Section 7820 of the city charter which is as follows:

Sec. 7820. Manner of purchasing land for parks and boulevards under assessment of benefits.—If the land to be purchased, taken or damaged as aforesaid is to be paid for by the assessment of benefits upon real estate, whether the land acquired is to be condemned or purchased, the jury of freeholders, to pay the compensation for the land purchased, taken or damaged, shall estimate the amount of benefit to the city at large, inclusive of any benefit to the property of the city, and shall estimate the value of the benefit of the proposed improvement to each and every lot, piece and parcel of private property, exclusive of the buildings and improvements thereon, within the benefit district, if any benefit is found to accrue thereto; and in case the total of such benefits, including the benefits assessed to the city at large, equals or exceeds the compensation assessed, or to be paid for the property purchased, taken or damaged, then said jury shall assess against the city the amount of benefits to the city as aforesaid, and shall assess the balance of the cost of such improvement against the several lots and parcels of private property found to be benefited, each lot or parcel of ground to be assessed with an amount bearing the same ratio to such balance as the benefit to each lot or parcel bears to the whole benefit to all the private property assessed.

The Reader Should Note

It will be well for our readers—property owners especially—to note how plain and fair the method is. The improvement is a public improvement for the benefit of all the public just like a city hall or a fire station or a police station, or opening or widening a street, and the charter contemplates that the city's general revenues raised by taxes on all kinds of property shall be the primary fund to be drawn on to pay the cost. After the amount needed has been determined the next step is to fix the sum that will represent the benefit to accrue to the city at large from the improvement. If this general benefit is found to be as much as the cost of the park lands to be acquired then the general revenues of the city are drawn on to pay the bill. If the general benefits are not enough to pay the cost of the lands to be acquired then the balance needed is made up by a tax upon lands specially benefitted "if any benefit is found to accrue thereto" as the words of the charter runs. The lands in the city bear their part of the taxes levied to pay the general benefit along with all other property, but if any particular tract happens to receive a special benefit from the improvement by reason of its location or for any other cause that tract is taxed specially to pay for this special benefit.

An Equitable Plan

The plan is a most equitable one following it will give us the parks with the expense of acquiring them borne by the parties benefitted. The parks will make a better city to live in for those that are here. They will attract others to come to St. Joseph to live and to visit. The trade of merchants will be benefitted; the hotels will be benefitted. Persons having sufficient incomes for their support will be attracted to our city and will bring capital which will seek investment here. The banks will profit. All this universal good is provided for by the assessment to be made out of general revenues. The assessment when made becomes a judgment against the city and like any other judgment, if the revenues on hand are not sufficient, may be paid by the sale of bonds of the city. The judgment when rendered in the park proceedings fixes the liability of the city and so these bonds to pay the judgment may be issued and sold by the city council without a vote of the people.

How Taxes are Levied

The general taxes to pay the big general benefit are levied on all kinds of property merchandise and all kinds of personal property and on houses as well as land, but the special tax against land is levied against the land without regard to the improvements on it. This is so because the improvements are intended to be taxed to pay for the general benefit. All the uses to which land may be put in a city the chief use being to support buildings is designed to be covered by the gen-

eral benefit tax but the special benefit which the naked land is to derive over and above its value as a support for buildings and which will remain with it after the improvements are gone because the park will be permanent, is the basis for the special tax.

The evidence in the case is all in now. Some of the witnesses testifying on the question of benefits placed the general benefits to be paid out of the general revenues as low as one half the cost of the improvement. If the view of these witnesses prevails the other half of the amount required must come from the special benefits from the lands "if any benefit is found to accrue thereto." The case has been adjourned till some time in February and till then the jury in the cases will be busy men.

Mr. Seitz in Error

Mr. Seitz, the city engineer, gave an interview to the press a few days since in regard to the proceedings now also pending in the circuit court for the widening of Mesquite street, in which in answer to the criticism that railroad property had been left out of the benefit district he said that the tax against private property would not be large because the big benefit from the widening of the street would be a public benefit and that the bulk of the cost of the improvement would be borne by the city out of the general revenues. Mr. Seitz said the law applicable to this widening project provided a different basis for levying the cost from the law applicable to parks. Mr. Seitz is wrong about this. We have quoted the park law above. The street widening law is found in Section 7770 of the Charter and is as follows: "And for the payment of such values and damages to assess against the city the amount of benefit to the public generally and the balance against the owner or owners of all property within the limits which shall be specially benefitted by the proposed improvement."

No, there is no difference. The charter plan is the same in both cases. The public benefit must be paid by the public out of the city's general revenues for park or street, and land especially benefitted by the park or the widening of the street must pay the balance needed, if any, up to the amount of the special benefits accruing to the land.

FOUND THE SCOUNDRELS' WRECKING TOOLS

A search of the vicinity Thursday resulted in the finding of the claw bar and the wrench which had been stolen from the Burlington tool house near Easton and used by the dastardly scoundrels to wreck the Burlington St. Joseph-St. Louis train Sunday night. They had been used to take off the fish plates and pull the spikes holding the rail in place. A pity these implements could not be jammed down the scoundrels' throats.

BURGLARS BREAK INTO AMITY BANK

Amity had its first bank burglary Thursday night, when burglars broke into the Bank of Amity and started to drill the safe but were balked when a home-made device drove them away from the safe. They then compromised with themselves by breaking into forty safe deposit boxes and carrying away a large amount in Liberty bonds. They headed for St. Joseph.

Judge Samuel W. Greene, C. S., of Louisville, Ky., will give a free lecture on Christian Science at the Lyceum Theatre, Tuesday evening, Dec. 19th, at 8 o'clock, under the auspices of the Christian Science churches of St. Joseph. Judge Greene is a member of the board of lectureship of the Mother Church, The First Church of Christ, Scientist, in Boston, Mass. The public is cordially invited to attend.—(Advertisement).

Mrs. Francis Henry Hill has been guaranteed that the Auditorium will be as warm as desired at the Irish band concert Monday afternoon and Monday night.

Five drunks paid \$10 each and two \$5 each in police court Thursday—and prohibition still prohibits.

NORMALCY, BUT NOT THE DE LUXE KIND

Edgar C. Miller, a farmer of Allendale, Mo., and James D. Hughes, a laborer, 1108 Douglas street, filed petitions in voluntary bankruptcy Monday in the federal court. Miller lists his debts at \$686.69 and his assets at \$1,650, which he claims exempt, under the law. Hughes' debts are listed at \$634.33 and his assets \$300.

WOODROW WILSON DINNER

The Second Annual Will be Held at the Robidoux on the Evening of Dec. 28.

The Woodrow Wilson dinner last year was such a decided success that it will be repeated on the night of Dec. 28 at the Robidoux, at which time it is expected to excel its great predecessor. Chairman Walter H. Robinson has now appointed his general committee which will arrange for a banquet for 400. The general committee appointed by Chairman Robinson is as follows:

Judge R. E. Culver, J. L. Davison, Graham G. Lacy, Walter H. Robinson, James E. Cox, Judge W. K. James, Dr. J. F. Owens, W. H. Sherman, George W. Eastin, Dr. Daniel Morton, F. A. Davis, J. S. Lucas, J. R. Clay, W. R. Millan, Horace Wood, H. W. Sandusky, John P. Freeman, the Rev. J. T. Bloom, Dr. B. W. Tadlock, B. M. Lockwood, Hobson Hoar, Ben L. Healey, Harry Block, C. W. Meyer, Dr. V. R. McCue, Sam Wilson, Simon Binswanger, Luther E. Reid, F. D. Courtney, W. M. Stigall, the Rev. A. D. Cooper, R. L. Campbell, O. B. Knight, Thomas L. Ritchie, Samuel Hasenbusch, William E. Spratt, Judge A. B. Duncan, Fred R. Castle, W. H. Beattie, the Rev. A. J. Rendleman, A. P. Craighill, Louis Kranitz, the Rev. W. H. Williams, William L. Linn, John G. Parkinson, John D. Richardson, Thomas Lysaght, J. W. Mytton, W. C. Curtis, J. L. Rogers, O. A. Zollinger, L. C. Gabbert, W. B. Norris, Judge Thomas J. Ryan, Barney E. Reddy, John W. Brown, C. L. Kennedy, Col. William E. Stringfellow, Wiley O. Cox, C. E. Betts, Mrs. E. S. Ballard, Mrs. P. A. H. Garlicks, Mrs. John D. Richardson, Mrs. H. A. Owen, Mrs. H. W. Sandusky, Mrs. William R. Millan, Mrs. Jesse I. Roberts, Mrs. S. R. Selemann, Mrs. B. M. Lockwood, Mrs. Walter H. Robinson, Mrs. G. W. Hickerson, Mrs. Joel E. Gates, Mrs. W. T. Graham, Mrs. F. W. Holkenbrink, Mrs. Thomas J. Lysaght, Mrs. W. J. McGill, Mrs. L. C. Gabbert, Mrs. Thomas Furlong, Mrs. Marcia Bailey, Mrs. Dora Hall Stagner, Mrs. W. B. Norris, Mrs. A. P. Clayton, and Miss Mamie Strop.

WAS SCARED AWAY

Burglars Could Not Stand Fire When the Alarm Pealed Out Its Warning.

Burglar or burglars—there is yet a question as to which—lost no time in getting out and away from the Drovers & Merchants Bank at Lake and Cherokee streets Sunday night when the burglar alarm went off and awoke the dead—police and watchmen.

They had "jimmied" a window in the rear of the building and then cut a hole through the outside brick of the vault. When they started to drill the steel alarm started—and so did the burglars. In their hurry they left a flashlight and a revolver, also a dark green hat—which is a good clue.

DRIVING OUT THE UNDESIRABLES

The city detective force on Monday raided the hang-outs of the city and hauled in thirty-three people, all of whom were put through the sweat and all who could not give a complete and satisfactory account of themselves were fired out of the city. The crusade will be kept up until all undesirable are driven out of St. Joseph.

SCHOOL TEACHERS WANT MORE MONEY

At the meeting of the school board Monday night a committee of the elementary school principals presented a schedule of increases in salaries which they asked to be adopted. These increases would run from \$70 to \$870 per annum, and would increase the pay roll for the taxpayers materially.

Dr. George M. Boteler and R. E. Jackson are nominated for commander of Jack Schneider Post, the election to take place Dec. 25.

The Ross Dugger saxophone band was notified Thursday that it had been awarded fourth honors in the band contest at New Orleans.

TRYING TO KNOCK OUT LODGE LEADERSHIP

SENATOR WATSON PULLING THE WIRES TO TRY TO OUST HIM

AND HE IS HAVING A BIG LOT OF HELP

The Cost of Living Is Still Mounting and Is Proving a Source of Great Joy, Much Pleasure and a Vast Amount of Financial Help to Those Delectable Scoundrels Who Are Given the Euphonious Sounding Title of Profiteers When in Reality They Are Highway Robbers.

WASHINGTON, Dec. 14.—(Correspondence.)—Efforts to deprive Senator Lodge of his leadership of the Republican majority are being seconded if not inspired by Senator Watson (Rep., Ind.), who has revealed a desire to take command.

At a meeting of Republican senators in Senator Watson's office a few days ago there was a discussion and a general admission of the lack of cohesion in the ranks of the majority in the senate and a consensus that a "strong personality" was needed to unite the factions and insure support for President Harding's "program" during the present session of Congress.

After all the testimony concerning Senator Lodge's failings and failures had been heard by the half dozen Republicans in the gathering, Senator Gooding (Rep., Iowa), suggested that if Senator Watson wasn't exactly a Moses he had some of the qualities of a Joshua, and should be selected as Republican leader.

Senator Watson then recalled his achievements as "whip" of the house back in the days of Cannonism and left a very plain inference that he was the one man who could head the Republican majority in the senate.

Lodge for Progress

Within a day or two after Senator Watson's "party" Senator Lodge called a meeting of Republican senators and submitted what he described as a "progressive" program. He practically attempted to form a "Lodge bloc" to offset the group that had attended Watson's meeting. Then Senators Lodge visited President Harding—as did Watson—to obtain approval of this "progressive" program.

Senator Curtis (Rep., Kans.), who regards himself as the logical and lawful successor of Senator Lodge, if a change in leadership is made by the senate Republicans, has been angered by Senator Watson's attempt

(Continued on Page Three)

JANE DOWNEY SUES

Asks Heavy Damages From Richard Tarwater for a Motor Car Accident.

Suit filing, especially for damages, is all the rage at the court house now, but will come to a halt today as it is the last day to file for the January term. Jane Downey, a minor, had the call Thursday when she through her next friend sued Richard Tarwater for \$20,000 damages resulting from a motor car accident last Friday.

Dolpha Cornett sued Louis Vognow for \$15,000 for a motor car accident, and Louis Tindle wants the G. W. Chase & Son Mfg. Co. to give him \$5,000 for an alleged injury. Rev. J. A. Gillinger wants \$600 from Charles and George Choncas for damages to his Ford, and Lucinda Horoff asks Louis McQueen to dig up \$2,000 for driving over him with his motor. Mildred H. Fawell wants a divorce from her husband, Clyde, claiming that he is a big sleeper.

RAIDED THE TAYLOR STILL

A party of federal agents, police, and Burlington agents raided two houses on the Waterworks road Thursday and arrested Edward Taylor, 33, and E. H. McVickers, 32. They found and confiscated two stills and a quantity of whiskey. The Taylors were at breakfast when the raiding party dropped in. The two men were held to the coming term of court.

ACTUALLY SUFFERING FROM NORMALCY

The report of Sup. John W. Morris of the State Labor Bureau for last week shows that there are now in this city alone five thousand jobless men who are looking for work and are actually suffering from an overabundance of normalcy as it were—of normalcy.

THE WORK OF GHOULS

The Burlington East St. Louis Train Is Wrecked Near Saxton Tuesday Night.

The cowardly ghouls who removed the fish plates and pulled the spikes of a rail on the Burlington tracks near Saxton Tuesday night did not care if they snuffed out the lives of one hundred helpless men, women and children when the big train should go into the ditch, for they did all that is above detailed and then let it pitch headlong at full speed into the ditch. The derailment occurred ten miles east of this city at 10:15 Tuesday night.

The locomotive, two baggage cars, the smoker, two chair cars and two sleepers went into the ditch at a speed of thirty-five miles per hour. The two baggage cars were demolished and the engine and tender badly damaged. Two Pullmans remained on the track. Engineer Garrett and Fireman Noble saved themselves by jumping, but Garrett was considerably scalded by escaping steam.

Almost miraculous as it seems, but six people out of the large number on board were hurt, and they but slightly. Garrett was scalded; P. H. Vermillion of 3009 Lafayette, this city, had a sprained wrist and some cuts and bruises; Mrs. Lea Lux of Shelby, Neb., was bruised; Miss Lucille Bohart of Omaha sustained severe cuts and bruises; Mrs. J. R. O'Donnell of Brookfield had her leg bruised and cut; and A. Ferer of Omaha was cut about the head and back. None were injured seriously enough to be taken to a hospital, but proceeded on their way.

BIG DAMAGES ASKED

Albert E. Putnam Asks \$50,000 From the St. Joseph Structural Steel Company.

Alleging that he is still confined to Ensworth Hospital as a result of a hoisting crane falling on him Oct. 5, at the St. Joseph Structural Steel works, Albert E. Putnam on Wednesday filed suit for \$50,000 alleged damages.

Benjamin Olson on the same day sued the Missouri Valley Stock Co. for \$20,000, alleging that he was hurt on Sept. 1.

Mrs. James H. Cook sues the Burlington for \$10,000 for the alleged killing of her husband, and wants that \$10,000, as does Mrs. Ada Kuble from the Goetz Brewing Co.

Mrs. Ita Howard sued the street railway for \$25,000 for alleged injuries, and Belle Stouffer asks Dr. T. D. Pierce, an osteopath, to give her \$15,000 for alleged injuries which she alleges he inflicted on her during treatment. Dewey Corvonn sued George Litton for \$2,000 for a motor car collision on the Easton road.

JUDSON SAYS ROAD WORK FLOURISHES

H. D. Judson, general manager of the Pike's Peak Ocean-to-Ocean Highway, has returned from a trip over the entire eastern end of the line and is much pleased with the condition of things as he finds them. He says that inside of the next eighteen months that the Pike's Peak will be a 365 day per year road between Pittsburgh, Pa., and the Mississippi river, and the other parts will be much improved.

BUDDY WILL BUILD FIRE STATION

The board of public works on Tuesday night was authorized to enter into a contract with the P. P. Buddy Construction Co. for the erection of the new central fire station at Seventh and Sylvania. The price for his part will be \$88,560, and Turner & Cook will receive \$2,576 for the plumbing and the Standard Electric Co. \$438 for the wiring. Work will begin as soon as possible.

COUNTRY CLUB TO FLOAT BONDS

At a meeting of the directors of the Country Club held Tuesday, it was decided to finance the building of a new club house to take the place of the one destroyed by fire last month, by a bond issue of \$100,000. The bonds will be sold to club members and other bondholders, and will be ten year bonds netting the purchaser 6 per cent.

Mrs. Susan Bell, a sister of the late Mrs. T. E. Tootle, and one of the pioneers of this city, died at the home of her niece, Mrs. Graham G. Lacy, Thursday. She was 81 years of age.

Frank Faustlin, according to a suit filed in court Thursday, cannot live any longer with his wife, Fay Faustlin, on account of her alleged outrageous conduct toward him.

REED WAS ELECTED WITHOUT ST. LOUIS VOTE

The Claim That He Went In By That Vote Alone Is Shown Not to Be True

Another Canard Started By People Who Couldn't Defeat the Great Missourian Falls Flat

JEFFERSON CITY, Dec. 17.—(Correspondence.)—That United States Senator James A. Reed owes his re-election only to the huge lead he received over his recent republican opponent, R. H. Brewster, in the city of St. Louis, is disproven by the official count which discloses that outside of that metropolis his lead was 453. St. Louis gave the democratic warhorse a further plurality of 43,802, which, added to the other lead, made his state-wide victory over Brewster total 44,255 votes. Therefore if the St. Louis city vote for both Reed and Brewster is not considered Senator Reed is still the winner.

Senator Reed carried nine of the sixteen congressional districts in the state, including the three in St. Louis, and Brewster only seven, including the Fifth which consists of Jackson county, embracing Kansas City. Senator Reed carried Kansas City but the Brewster lead out in the county, due to the heavy Ku Klux Klan vote there, finally gave the republican candidate the district by 1,021, a small plurality considering the terrific fight which was waged against the winning political senatorial gladiator at that end of Missouri.

Reed's Phenomenal Race

Senator Reed, in the sixteen congressional districts of Missouri, received 18,074 more votes than did the sixteen democratic congressional contestants. Brewster, the badly defeated republican United States senatorial aspirant, in the same sixteen congressional districts, which include the three which consist of the city of St. Louis, St. Louis county, and the Fifth, Jackson county, containing Kansas City, ran 37,377 votes behind the total vote cast for the sixteen "gop" congressional candidates. In addition Brewster was outdistanced 6,615 votes by Judge Higbee, the next lowest candidate on the badly defeated aggregation which comprised the Republican state ticket. Superintendent of Public Schools Baker, who was on the republican ticket to succeed himself, ran fully 55,000 votes ahead of Brewster, only to meet defeat in his race against Charles A. Lee, the next democratic superintendent of public schools, by over 6,000. The Ku Klux Klan, and well paid urban school teachers yearning for a further increase in salaries who favored Baker because of his attitude on the defeated county unit law, cost Lee fully 25,000 votes.

Districts Which Reed Carried

Senator Reed carried the First, Second, Eighth, Ninth, Tenth, Eleventh, Twelfth, Thirteenth and Fourteenth districts, and Brewster the Third, Fourth, Fifth, Sixth, Seventh, Fifteenth and Sixteenth districts. It is figured that the stay-at-home democrats, the electors, both sexes, who did not vote on election day approximately 200,000. The "gop" stay-at-home vote only aggregated 150,000. These figures indicate that had all electors, both parties, voted election day, the democratic lead would have easily been 50,000 more than it is. Senator Reed would then have carried every congressional district in the state, with the exception, perhaps, of the Fifteenth in southwest Missouri.

Heavy Republican Negro Vote

It is safe to announce that a full negro vote, 120,000 Ethiopian men and women, was cast on election day, and that it all went solidly for Brewster and the other "gop" candidates. Probably 5,000 negroes voted for Senator Reed and the other successful democratic candidates.

The negro vote, both sexes, cast for Brewster in St. Louis election day is placed at 50,000. Such being the case it means that less than 11,000 white men and women supported his candidacy there at that judgment event.

The Ku Klux Klan democratic vote cast in opposition to Senator Reed in the districts out in the state which he lost is placed at a total of 25,000 but this deflection was overwhelming offset by his phenomenal showing in St. Louis City and St. Louis county, consisting of the Tenth, Eleventh and Twelfth congressional districts where he turned a republican 1920 landslide of fully \$1,000 into a 1922 victory for himself of 45,000 votes, a complete

reversal of fully 65,000 votes, a triumph in that shockingly settled portion of Missouri which has never before been equaled.

Reed Swept the Eighth

Senator Reed swept the Eighth district over Brewster by 2,187. Mrs. St. Clair Moss of Columbia, the democratic congressional candidate, was defeated by 4,338. Now that a post mortem is in order, it can be stated that had Judge E. M. Zevely of Osage county been the "Only Reliable Party" nominee he would have carried that county by 1,200, Cole county by 1,000, Cooper county by 500, and run ahead of Senator Reed in Boone, Monticau and the other counties of the district. His lead over Reed, the republican congressman re-elected for a second term, would easily have been 2,500. Friends of Judge Zevely, realizing his strength in the counties of the Eighth district which are south of the Missouri river, are already urging that he enter the same race in 1924, assuring him their ardent support then, and promising that the 1924 Missouri democratic victory will be twice the size of the one of November, 1922. At the present time Judge Zevely is a delegate to the state constitutional convention session in Jefferson City.

The Eighth District, composed of

Boone, Camden, Cole, Cooper, Miller, Monticau, Morgan and Osage, was carried by Congressman S. E. Roach by 4,365. Reed carried the district over Brewster by 2,187. Reed ran 2,733 votes ahead of Mrs. St. Clair Moss. Brewster ran 3,512 votes behind Roach in the district.

First and Second Districts for Reed

M. J. Romjue, Democratic candidate for Congress, carried the First district, composed of Adams, Clark, Knox, Lewis, Macon, Marlon, Putnam, Schuyler, Scotland and Shelby counties by 6,523. Reed carried the district by 1,283. Reed ran 3,315 votes behind Romjue and Brewster ran 1,835 votes ahead of Frank G. Millsbaugh, the Republican nominee.

Ralph D. Lozier, Democratic candidate for Congress, carried the Second district, composed of Chariton, Carroll, Grundy, Linn, Livingston, Monroe, Randolph and Sullivan counties, by 13,025. Reed carried the Second district by 3,197. He ran 9,828 votes behind Lozier, and Brewster ran 4,218 votes ahead of Rev. E. Y. Keller of Moberly, Republican nominee.

In This Section

Capt. J. L. Milligan of Richmond, Democratic candidate, carried the Third district, composed of Caldwell, Clay, Clinton, DeKalb, Davies, Genney, Harrison, Mercer, Ray and Worth counties, by 2,878 votes, and Reed lost it to Brewster by 7,454. Reed ran 5,576 votes behind Milligan and Brewster ran 4,846 votes ahead of Lawrence.

The Fourth district, composed of Andrew, Atchison, Buchanan, Holt, Neosho and Platte counties, was carried by Congressman Charles L. Fawcett (Rep.) by 2,246. It was carried by Brewster over Reed by 6,771. Reed ran 3,228 behind William E. Spratt, Democratic congressional nominee. Brewster ran 2,019 ahead of Fawcett.

Big Lead of Jost

Jackson county, comprising the Fifth district, gave Henry L. Jost, Democratic candidate for Congress, 2,446 majority over Congressman E. C. Hills (Rep.). Brewster carried the district over Reed by 1,021. Brewster ran 6,641 ahead of Hills and Reed ran 5,620 behind Jost.

The Sixth district, composed of Bates, Cass, Cedar, Dale, Henry and Johnson counties, gave a majority of 3,144 for C. C. Dickinson, Democratic congressional candidate. Brewster

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• PRETTY GOOD SIZE FARMER •
• BUT SHE HAD TO WALK •
• THE PLANK OF NORMALCY! •
• Ella F. Lowery, of Pattonburg, Mo., a farmer, filed a petition in voluntary bankruptcy in the federal court Monday. She lists her debts at \$34,154.93 and her assets at \$32,455.